



## Under the Alliance Health umbrella...



Whether you are covered already or contemplating your options when it comes to Healthcare cover, Alliance Health has a wide range of products you can choose from. Because people are different and lifestyles and healthcare needs differ, Alliance Health offers 4 distinct medical aid and medical insurance packages to suit your individual need.

*What are the options???*  
With 4 plans to choose from, Alliance Health strives to establish new levels of excellence in health care solutions and customer service to members of :

- **Northern Medical Aid Society (NMAS),**
- **Northern Alliance,**
- **Multimed,**
- **Alliance Health Options.**

Our team of specially trained staff can assist you in selecting a package from the 4 on offer that will best suit your lifestyle and needs.



- Operational for **over 60 years**
- Open to **companies and constituent bodies only**
- Best value contributions vs. benefits in the **local medical aid market**
- Claims paid according to **AHFoZ tariffs**
- Pre-existing conditions not eligible for benefits
- Waiting periods will apply to certain benefits



- Geared for Executives and Individuals
- Pays out according to **“reasonable and customary”**
- Full benefit use in Zimbabwe and select **regional territories**
- Loadings considered for pre-existing conditions
- Annual Benefits range from \$100 000 to \$300 000



- \$1,000,000 total annual benefits
- Pays costs up to **“Reasonable and Customary”**
- Full benefits use throughout Southern and East Africa + India
- **Medical Insurance** as opposed to medical aid
- **24 Month Moratorium** for pre-existing conditions
- **ACE Leisure Travel cover** up to \$500 000



- **\$1,500,000** total annual benefits
- Offers **continuous transfers** from other International plans (specific terms & condition apply)
- Full benefits use throughout Southern and East Africa + India
- Pays claims up to **“Reasonable and Customary”**
- **ACE Leisure Travel Cover** up to \$500 000 for the 3 top level schemes

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## \$10 Excess on claims for Northern Alliance Members

At the most recent meeting of the Management Committee of the Northern Medical Aid Society, it was brought to the Committee's attention that the benefit usage rate by members of the Northern Alliance plans continues to rise, in conjunction with the worrying continued trend by the providers of medical services to escalate the charges they levy.

While your Committee continues to actively lobby industry regulators through all available channels, the risk exists that should medical cost inflation continue on its current trajectory, it is likely your Society will be required to increase contribution rates by the region of 15% before the

middle of 2014 to retain viability of the Northern Alliance plan. After thorough discussion it was decided that such an increase would be unsustainable for the members.

The Committee therefore decided to implement a \$10 excess payment on every claim, for **Northern Alliance Members ONLY** commencing 01 Feb 2014. Any claim of \$10 or less will be for the member's account. All accredited service providers have been instructed to recover the first \$10 of any costs from the member at the time of service, and this amount cannot be claimed from your Society.

The balance of the costs of the service will then be funded by the Socie-

ty to the 'reasonable and customary' benefit criterion.

The \$10 excess payment will not apply to all service providers charging according to AHFoZ tariff rates and the following are exempt from the excess:

- \* Hospital Admissions & Treatment
- \* Emergency / Casualty Out-patient
- \* Foreign Claims
- \* Pathology (blood tests, etc.)

Members / Service providers with queries with regards to the excess are urged to address such to [clientservices@healthzim.com](mailto:clientservices@healthzim.com)

## Amalgamation of age bands on the Northern Alliance Plan

Northern Alliance members are advised that the Committee reviewed benefit use by reference to current contribution levels applicable across the various age bands and identified the need to amalgamate the previous 2 lower age bands into one banding for all members below age 30.

This change will bring about a more equitable distribution between benefit allocation and contributions being

charged across the Plan.

It is with effect from 1st February 2014 and members will notice a slight increase in the rates charged for dependents aged between 0-20 years on their March



invoice.

The changes are designed to ensure that our Members will continue to enjoy access to market leading levels of benefit entitlement for their medical treatment and costs.

The new age band and applicable rates are available to view on the Alliance Health website: [www.alliancehealth.co.zw](http://www.alliancehealth.co.zw)

Laughter...

..the best  
medicine.



"Nurse, get on the internet, go to SURGERY.COM, scroll down and click on the 'Are you totally lost?' icon."

## Why exercise is wise...

You've probably heard countless times how exercise is "good for you." But did you know that it can actually help you feel good, too? Getting the right amount of exercise can rev up your energy levels and even help improve your mood.

Considering the benefits to the heart, muscles, joints, and mind, it's easy to see why exercise is wise. And the great thing about exercise is that it's never too late to start. Even small things can count as exercise when you're starting out — like taking a short bike ride, walking the dog, or raking leaves.

Experts recommend that you get 30-60 minutes of moderate to vigorous physical activity each day. You ask why?? Here are some of the reasons:



- 1 Helps you to lose weight by expending calories
- 2 Lowers blood pressure and improves your cholesterol and triglyceride levels
- 3 Improves your insulin sensitivity and reduces risk of diabetes
- 4 Heightens your mood by releasing endorphins; exercise is as effective in treating depression as antidepressant medication
- 5 Reduces your risk of heart attack, stroke, and cancer
- 6 Strengthens your heart so that it doesn't have to work so hard
- 7 Increases your stamina and, over time, increases your energy level
- 8 Boosts your immune system so that you get sick less often
- 9 Keeps your mind sharp
- 10 Prolongs your life

## Home remedies; the good and the bad

Sooner or later someone is going to suggest that you try their favorite home remedy.

- Inhaling steam from a bowl of hot (but not boiling) water to help with nasal congestion.
- Basil leaves and ginger (chewed) are very effective in relieving an irritating dry cough.
- Eating 3 to 4 marshmallows to soothe a sore throat. The gelatin in the marshmallows soothes the sore throat.
- Fresh ginger is one of the oldest remedies for heartburn. It can be added to food when its cooked, eaten raw, or consumed as ginger tea.
- Garlic soup helps reduce the harshness of a cold.
- Make your own homemade cough mixture by mixing honey and lemon in hot water.

Most home cures are relatively harmless — who hasn't mixed an elixir of honey, lemon and some other secret ingredient, hoping to ease the aches and pains of their latest bout of winter flu?

While hot toddies and copper bangles can be comforting and safe, some home remedies are downright dangerous. Here is a list of some remedies you should not try at home:

- ◆ Putting butter or oil on a burn. It is bad for the burn, as it actually keeps the heat in. The correct treatment is to cool the burn with cool water.
- ◆ Forcing a child who has ingested paraffin to vomit. Paraffin is toxic, but vomiting takes it into the lungs, where it does more damage than in the stomach. You should not give the child milk, charcoal or a laxative like liquid paraffin, instead give the child water to drink.
- ◆ The practice of rubbing painkiller tablet powder onto the gum area to alleviate toothache is dangerous — gums become chemically burned. Rather take pain medication the usual way, and get yourself to a dentist.
- ◆ People rub petrol or kerosene on their children's scalps. Other 'cures' involve coating the head with Vaseline, olive oil or salt wa-

ter. Not only are these remedies ineffective, but they can be harmful. Safe and effective preparations can be purchased from pharmacies or prescribed by your GP.

- ◆ Apart from cleaning your teeth, some people use toothpaste to solve their acne problem as well. However, this is not recommended as toothpaste might exacerbate your acne problem instead by burning or irritating the area.

It's quite a fine line between treating a common ailment and causing more harm, one that should tread carefully when self medicating.



## Alliance Health Newsletter

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21st Century Healthcare  
Solutions

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FOR FAST, PROFESSIONAL, PERSONALISED SERVICE, PROVIDING EFFECTIVE INNOVATIVE SOLUTIONS TO HEALTHCARE NEEDS.

### Vision

To be recognized as the leading regional Healthcare organization with a reputation for providing personalized world class service utilizing expert local knowledge

### Mission

To provide professional efficient personal healthcare service to our customers whilst remaining sensitive to the needs of all our stakeholders

# Alliance | health

## Reminders...

- Members and service providers please note: The \$10 Excess applies to members of the **Northern Alliance plan only**. Members of NMAS, Multimed or Alliance Health Options who have been charged the \$10 excess are urged to advise the client services team at Alliance Health.
- The importance of being able to contact members via email or phone cannot be overstated. Kindly ensure that your email addresses and contact details are kept up to date by advising Alliance Health of any changes to such.
- Kindly ensure that all claim forms are completed in full by both the member and the service provider before submitting, taking note of the key areas marked "critical information".
- All members travelling abroad

and out of the area of cover (on Multimed and AH Options) are encouraged to use the ACE Leisure Travel Cover and to notify Alliance Health before embarking on the trip. Remember to use the number on the back of the travel card in case of emergency.



- Lost / stolen membership cards attract a \$20 replacement fee unless member can produce police report.
- Pre-authorization is required for all major procedures, tests or treatment.
- Information on Alliance Health products, application forms and new rates and benefits can be downloaded from the website: [www.alliancehealth.co.zw](http://www.alliancehealth.co.zw)
- Members and service providers may use the **24HR Emergency numbers** below for after hour emergency cases: **0772 126 120 / 0712 347 879**.
- All queries, complaints and suggestions can be sent to [clientservices@healthzim.com](mailto:clientservices@healthzim.com)